

Information to identify the case:

Debtor 1	Margaret M. DeCaro		Social Security number or ITIN xxx-xx-2265
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: 13-17472-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Margaret M. DeCaro

7/13/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Margaret M. DeCaro
 Debtor

Case No. 13-17472-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 57

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +Margaret M. DeCaro, 2709 Kent Court, Pennsauken, NJ 08109-3633
 cr +Nationstar Mortgage, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 513824513 Aria Health Physician Svs, PO Box 8500-6335, Philadelphia, PA 19178-6335
 513824515 +Attorney General, State of New Jersey, P.O. Box 112, Trenton, NJ 08625-0112
 513824518 BJ's Visa Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 513824519 Capitol One, N.A., c/o Bass & Associates, 3930 E. Fort Lowell Road, Suite 200,
 Tucson, AZ 85712
 513824521 +Chase Bank USA NA, P.O. Box 740933, Dallas, TX 75374-0933
 513829729 +Citizens Auto Finance, 443 Jefferson Blvd., RJW 135, Warwick RI 02886-1321
 513824524 +Citizens Bank, 480 Jefferson Blvd., RJE 135, Warwick, RI 02886-1359
 513829731 +Citizens Bank, 443 Jefferson Blvd., RJW 135, Warwick RI 02886-1321
 513824523 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 513824522 Citizens Bank, PO Box 42002, Providence, RI 02940-2002
 513946224 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513824528 +FIA Cardservices NA, Attn: Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
 513824531 Great Lakes, P.O. Box 530229, Atlanta, GA 30353-0229
 514133598 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., PO Box 630267,
 Irving, Texas 75063)
 513824539 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 513830766 +RBS Citizens, 443 Jefferson Blvd., RJW 135, Warwick RI 02886-1321
 516298104 +ROBERTSON, ANSCHUTZ & SCHNEID, P.L., BANKRUPTCY DEPARTMENT, 6409 CONGRESS AVE., SUITE 100,
 BOCA RATON, FL 33487-2853
 513824541 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695)
 513824542 +Stevens Business Service, 92 Bolt Street, Suite 1, P.O. Box 1233, Lowell, MA 01853-1233
 516966711 Tara Reilly, 101 Oakridge Dr, Mount Royal, NJ 08061-1097
 513883949 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
 513824545 US Dept of Education, Attn: Borrower's Service, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm EDI: BANKAMER.COM Jul 14 2018 03:03:00 Bank of America Home Loan, PO Box 5170,
 Simi Valley, CA 93062-5170
 513824512 EDI: AIS.COM Jul 14 2018 03:13:00 American InfoSource LP, P.O. Box 4457,
 Houston, TX 77210-4457
 513824516 EDI: BANKAMER.COM Jul 14 2018 03:03:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 513824517 EDI: BANKAMER.COM Jul 14 2018 03:03:00 Bank of America Home Loans, PO Box 5170,
 Simi Valley, CA 93062-5170
 514127967 EDI: BL-BECKET.COM Jul 14 2018 03:13:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 513824514 EDI: CITICORP.COM Jul 14 2018 03:13:00 AT&T Universal Card, PO Box 182564,
 Columbus, OH 43218-2564
 513824520 EDI: CHASE.COM Jul 14 2018 03:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 513870633 EDI: DISCOVER.COM Jul 14 2018 03:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany OH 43054-3025
 513824525 EDI: DISCOVER.COM Jul 14 2018 03:13:00 Discover Card, PO Box 3025,
 New Albany, OH 43054-3025
 513824526 +EDI: RESURGENT.COM Jul 14 2018 03:13:00 East Bay Funding LLC,
 c/o Resurgent Capital Services, P.O. Box 288, Greenville, SC 29602-0288
 5141119141 +EDI: RESURGENT.COM Jul 14 2018 03:13:00 East Bay Funding, LLC its successors and assigns,
 as assignee of CR Evergreen, LLC, Resurgent Capital Services, PO Box 288,
 Greenville, SC 29602-0288
 513824529 EDI: RMSC.COM Jul 14 2018 03:13:00 GEMB/Old Navy, PO Box 981400, Branch C11A,
 El Paso, TX 79998-1400
 513824530 +EDI: RMSC.COM Jul 14 2018 03:13:00 GEMB/Sam's Club, PO Box 981400,
 El Paso, TX 79998-1400
 513824532 EDI: HFC.COM Jul 14 2018 03:13:00 HSBC/Best Buy, PO Box 15521,
 Wilmington, DE 19850-5521
 513824533 EDI: IRS.COM Jul 14 2018 03:13:00 IRS-Insolvency Central, PO Box 7346,
 Philadelphia, PA 19101-7346
 513824534 +EDI: RMSC.COM Jul 14 2018 03:13:00 JC Penney, Attn: Bankruptcy Department,
 PO Box 103104, Roswell, GA 30076-9104
 513824535 +EDI: CBSKOHLS.COM Jul 14 2018 03:13:00 Kohls/Chase, N56W17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-7096

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 57

Date Rcvd: Jul 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513824536 EDI: RESURGENT.COM Jul 14 2018 03:13:00 L VNV Funding LLC, c/o Resurgent Capital Services,
P.O. Box 10587, Greenville, SC 29603-0587
514119140 EDI: RESURGENT.COM Jul 14 2018 03:13:00 L VNV Funding, LLC its successors and assigns as,
assignee of Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
513824537 +EDI: MID8.COM Jul 14 2018 03:13:00 Midland Funding LLC, 8875 Aero Dr, Suite 200,
San Diego, CA 92123-2255
513941086 +EDI: OPHSUBSID.COM Jul 14 2018 03:13:00 OAK HARBOR CAPITAL LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513824538 +EDI: OPHSUBSID.COM Jul 14 2018 03:13:00 Oak Harbor Capital LLC,
c/o Weinstein & Riley P.C., 2001 Western Avenue,, Suite 400, Seattle, WA 98121-3132
514082435 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Sams Club,
POB 41067, Norfolk VA 23541
513911128 +E-mail/Text: bankruptcy@pseg.com Jul 13 2018 23:35:01 PSEG, PO BOX 490,
Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490
513824540 +EDI: PRA.COM Jul 14 2018 03:13:00 Receivables Management LLC,
as Agent for Portfolio Recovery Associat, c/o Sam's Club, P.O. Box 41067,
Norfolk, VA 23541-1067
513824543 EDI: WTRRNBNK.COM Jul 14 2018 03:13:00 Target National Bank, PO Box 59317,
Minneapolis, MN 55459-0317
513824544 EDI: TSYS2.COM Jul 14 2018 03:13:00 US Airways Mastercard, Card Services, PO Box 13337,
Philadelphia, PA 19101-3337
513842166 +EDI: OPHSUBSID.COM Jul 14 2018 03:13:00 VANDA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513824546 +EDI: OPHSUBSID.COM Jul 14 2018 03:13:00 Vanda LLC, c/o Weinstein & Riley PC,
2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
514031441 EDI: ECAST.COM Jul 14 2018 03:13:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262
513824527 EDI: ECAST.COM Jul 14 2018 03:13:00 eCast Settlement Corp., P.O. B. 29262,
New York, NY 10087-9262

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +NATIONSTAR MORTGAGE, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
515424193* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Nationstar Mortgage nj.bkecf@fedphe.com
Charles H. Jeanfreau on behalf of Creditor NATIONSTAR MORTGAGE, LLC Charlesj@w-legal.com,
BNCmail@w-legal.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Creditor NATIONSTAR MORTGAGE, LLC nj.bkecf@fedphe.com
Joni L. Gray on behalf of Debtor Margaret M. DeCaro joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;grayjr39848@notify.bestcase.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 57

Date Rcvd: Jul 13, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Leonard R. Wizmur on behalf of Debtor Margaret M. DeCaro lwizmur@mpadlaw.com,
lwizmur@comcast.net;kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r
62202@notify.bestcase.com
Robert A. Rich on behalf of Creditor RBS Citizens rrlich2@hunton.com
Robert A. Rich on behalf of Creditor Citizens Bank rrlich2@hunton.com
Thomas G. Egner on behalf of Debtor Margaret M. DeCaro tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com

TOTAL: 13